

Fill in this information to identify the case:

Debtor 1 SILPA C PAKANATI

Debtor 2
(Spouse, if filing) _____

United States Bankruptcy Court for the: Northern District of California (OAKLAND OFFICE)

Case number 23-41405

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor:
JPMorgan Chase Bank, National Association

Court claim no. (if known): _____

Date of payment change:

Must be at least 21 days after date
of this notice 01/01/2024

New total payment:

Principal, interest, and escrow, if any \$ 5672.47

Last 4 digits of any number you use to
identify the debtor's account:

7 3 2 5

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

- ☒ No
- ☐ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$ _____

New escrow payment: \$ _____

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

- ☐ No
- ☒ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate: 2.62500%

New interest rate: 4.62500%

Current principal and interest payment: \$ 3855.85

New principal and interest payment: \$ 4702.31

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

- ☒ No
- ☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.
(Court approval may be required before the payment change can take effect.)

Reason for change:

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☒ I am the creditor.

☐ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/Raymond Reynolds

Date 11/30/2023

Signature

Print: Raymond Reynolds

Authorized Officer

First Name

Middle Name

Last Name

Title

Company JPMorgan Chase Bank, N.A.

Address Chase Records Center Attn: Correspondence Mail

Number Street

700 Kansas Lane, Mail Code LA4-5555

Address 2

Monroe

LA

71203

City

State

ZIP Code

Contact phone 866-243-5851

PCN_Escalations@chase.com

Email

UNITED STATES BANKRUPTCY COURT

Northern District of California (OAKLAND OFFICE)

Chapter 13 No. 23-41405

Judge: JUDGE WILLIAM J. LAFFERTY

In re:

SILPA C PAKANATI

Debtor(s).

CERTIFICATE OF SERVICE

I hereby certify that this Notice, including all attachments, is being served on or before December 06, 2023 via filing with the US Bankruptcy Court's CM ECF system and/or by mailing or providing a copy of this document to a vendor for mailing: By U.S. Postal Service First Class Main Postage Prepaid

Debtor:

By U.S. Postal Service First Class Mail Postage Prepaid

SILPA C PAKANATI
1853 VIA DI SALERNO

PLEASANTON CA 94566

By U.S. Postal Service First Class Mail Postage Prepaid

N/A

Debtor's Attorney:

By U.S. Postal Service First Class Mail Postage Prepaid

SILPA C PAKANATI
PRO SE
1853 VIA DI SALERNO

PLEASANTON CA 94566

By U.S. Postal Service First Class Mail Postage Prepaid

N/A

Trustee:

By U.S. Postal Service First Class Mail Postage Prepaid

MARTHA G BRONITSKY
TRUSTEE
P O BOX 5004

HAYWARD CA 94540

/s/Raymond Reynolds



P.O. Box 183232
Columbus, OH 43218-3232

MAHESWARA LINGAREDDY
SILPA C PAKANATI
1853 VIA DI SALERNO
PLEASANTON CA 94566-2123

We are a debt collector

This communication is an attempt to collect a debt and any information obtained will be used for that purpose. However, to the extent your original obligation was discharged or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this notice is for compliance with non-bankruptcy law and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation. Nothing in this letter (including our use of the words "your," "loan," "mortgage," or "account") means that you're required to repay a debt that's been discharged. Any payment you make on the account is voluntary, but we may still have rights under the security instrument, including the right to foreclose on the property.

11/30/23

If you are represented by an attorney, please refer this letter to your attorney and provide us with the attorney's name, address, and telephone number.

Dear MAHESWARA LINGAREDDY and SILPA C PAKANATI:

Loan Number XXXXXX7325

Changes to Your Mortgage Interest Rate on 12/01/23 and Payment on 01/01/24.

Under the terms of your Adjustable-Rate Mortgage, you had a 84 month period during which your interest rate stayed the same. That period ends on January 1, 2024, so on that date, your interest rate and mortgage payment change. The payment due on 01/01/24 will be the first payment at the new amount. Your interest rate may change every 12 month(s) for the rest of your loan term.

	Current Rate and Monthly Payment	New Rate and Monthly Payment
Interest Rate	2.62500%	4.62500%
Principal and Interest	\$3,855.85	\$4,702.31
Escrow (Taxes and Insurance)	\$970.16	\$970.16 (Estimate)
Other Amount(s)	\$0.00	\$0.00
Subsidy	\$0.00	\$0.00
Total Monthly Payment	\$4,826.01	\$5,672.47 (due 01/01/24)

Interest Rate: We calculated your interest rate by taking a published index rate and adding a certain number of percentage points, called the margin. Under your loan agreement, your index rate is based on the REFINITIV USD IBOR CONSUMER CASH FALLBACK 12 MONTH and your margin is 2.25000%. The REFINITIV USD IBOR CONSUMER CASH FALLBACK 12 MONTH is published every 1 day(s) in the following source:
WWW.REFINITIV.COM.

Your new interest rate is based on the index value of 6.05717% published on 10/17/23. Your final interest rate may have been rounded per the terms of your Note.

Rate Limit: Your rate cannot go higher than 7.62500% over the life of the loan. Your rate can increase each adjustment

by no more than 2.00000%.

Rate Limit: Your rate cannot go lower than 2.25000% over the life of the loan. Your rate can decrease this adjustment by no more than 0.37500%. Thereafter, your rate can decrease each adjustment by no more than 2.00000%.

Because a rate limit applied, we did not include an additional 3.62500% interest rate increase to your new rate.

New Interest Rate and Monthly Payment: The table above shows the amounts of your new interest rate and new monthly payment based on the assumption that all loan payments are current at the time of adjustment. Your new payment is based on the REFINITIV USD IBOR CONSUMER CASH FALLBACK 12 MONTH index, your margin, your loan balance of \$798,082.59, and your remaining loan term of 276 months.

Next Scheduled Loan Changes: Your next scheduled payment review date is 10/22/24. Any new payment amount will be due for the first time on 01/01/25.

If you have questions, please call us; we accept operator relay calls. We appreciate your business.

Sincerely,

Chase
1-877-496-3881
www.chase.com

Esta comunicación contiene información importante acerca de la cuenta. Si tiene alguna pregunta o necesita ayuda para traducirla, comuníquese con nosotros llamando al 1-855-280-4198.

You can send us a Notice of Error, Information Request or Qualified Written Request as part of the Real Estate Settlement Procedures Act to ask for information or to dispute errors about the servicing of your mortgage loan. To do so, send us a separate letter that describes the issue and include any supporting documents. Please mail it to our exclusive address for the receipt and handling of these requests:

Chase (Mail Code LA4-6911)
700 Kansas Lane
Monroe, LA 71203-4774